

**FIRST BANKS, INC.**

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1118797	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$7,353	\$6,580	-10.5%		
Loans	\$4,538	\$3,285	-27.6%		
Construction & development	\$498	\$250	-49.8%		
Closed-end 1-4 family residential	\$711	\$564	-20.6%		
Home equity	\$402	\$370	-8.0%		
Credit card	\$0	\$0	-100.0%		
Other consumer	\$24	\$10	-57.4%		
Commercial & Industrial	\$994	\$681	-31.5%		
Commercial real estate	\$1,615	\$1,207	-25.2%		
Unused commitments	\$923	\$683	-26.0%		
Securitization outstanding principal	\$3	\$3	-11.9%		
Mortgage-backed securities (GSE and private issue)	\$1,282	\$1,756	36.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$201	\$715	255.3%		
Cash & balances due	\$997	\$475	-52.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$153	\$110	-28.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$145	\$102	-30.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$6,659	\$5,899	-11.4%		
Deposits	\$6,580	\$5,801	-11.8%		
Total other borrowings	\$32	\$51	61.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$597	\$587	-1.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	8.2%	--		
Tier 1 risk based capital ratio	11.7%	13.7%	--		
Total risk based capital ratio	12.9%	15.0%	--		
Return on equity <sup>1</sup>	-30.1%	-8.2%	--		
Return on assets <sup>1</sup>	-2.5%	-0.7%	--		
Net interest margin <sup>1</sup>	3.2%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	49.7%	61.8%	--		
Loss provision to net charge-offs (qtr)	67.5%	45.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	6.4%	4.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	27.5%	28.5%	5.2%	3.6%	--
Closed-end 1-4 family residential	6.8%	5.6%	1.1%	0.8%	--
Home equity	2.1%	2.1%	0.6%	0.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.3%	0.7%	0.5%	--
Commercial & Industrial	6.7%	8.2%	1.0%	2.0%	--
Commercial real estate	7.6%	3.9%	1.7%	0.9%	--
Total loans	8.9%	6.8%	1.8%	1.2%	--